

In the Claims:

1. (Previously Presented) A method operative on a web server to facilitate a web-based information exchange between a broker and a set of wholesale lenders, comprising:

exposing to the broker at least one generic mortgage lender profile over said web-based information exchange, the at least one generic mortgage lender profile simultaneously exposing generic mortgage profile information for a plurality of different specific wholesale lenders;

applying a given generic mortgage lender profile to given data to identify a set of one or more specific wholesale lenders who meet criteria specified in the given data, responsive to entry by the broker of the given data; and

exposing to the broker a specific mortgage lender profile instantiated with a set of unique lender characteristics for use by the broker in completing a mortgage transaction over said web-based information exchange, responsive to selection by the broker of one of the specific wholesale lenders.

2. (Original) The method as described in Claim 1 wherein the set of unique lender characteristics includes a rate sheet.

3. (Original) The method as described in Claim 1 wherein the set of unique lender characteristics includes an eligibility matrix.

4. (Original) The method as described in Claim 1 wherein the set of unique lender characteristics includes a lock sheet.

5. (Original) The method as described in Claim 1 further including the step of displaying to the broker mortgage rates and prices.

6. (Original) The method as described in Claim 1 further including the step of having the broker lock a loan online.